

**Information to identify the case:**

|                                 |                            |             |  |
|---------------------------------|----------------------------|-------------|--|
| Debtor 1                        | <b>Nicholas Usuriello</b>  |             | Social Security number or ITIN xxx-xx-6221 |
|                                 | First Name                 | Middle Name | Last Name                                  |
| Debtor 2<br>(Spouse, if filing) | <b>Pamela A. Usuriello</b> |             | Social Security number or ITIN xxx-xx-0618 |
|                                 | First Name                 | Middle Name | Last Name                                  |
| United States Bankruptcy Court  | District of New Jersey     |             |  |
| Case number:                    | <b>18-35276-CMG</b>        |             |  |

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Nicholas Usuriello

Pamela A. Usuriello

3/29/19

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Nicholas Usuriello  
 Pamela A. Usuriello  
 Debtors

Case No. 18-35276-CMG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 21

Date Rcvd: Mar 29, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 31, 2019.

|           |  |
|-----------|--|
| db/jdb    | +Nicholas Usuriello, Pamela A. Usuriello, 42 Lincoln Court, Keansburg, NJ 07734-1436         |
| cr        | +Americredit Financial Services, Inc. dba GM Financ, PO Box 183853, Arlington, TX 76096-3853 |
| cr        | +Global Lending Services, LLC, 14841 Dallas Parkway, Ste. 425, Dallas, TX 75254-8067         |
| 517943273 | +Green Grove Associates, 99 Green Grove Ave, Keyport, NJ 07735-1976                          |
| 517943274 | +Hancock Arms Apartments, 14-20 Hancock St, Keansburg, NJ 07734-2007                         |
| 517943277 | +Midland Funding LLC (Pearl Vision), 8875 Aero Drive, Ste. 200, San Diego, CA 92123-2255     |
| 517943279 | +Pluese Becker & Saltzman, 20000 Horizon Way, Suite 900, Mount Laurel, NJ 08054-4318         |
| 517943280 | +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Ste 300, Littleton, CO 80129-2386         |
| 517943281 | +The Home Depot, PO Box 790328, Saint Louis, MO 63179-0328                                   |

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

|           |   |
|-----------|---|
| smg       | E-mail/Text: usanj.njbankr@usdoj.gov Mar 29 2019 23:17:25 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534   |
| smg       | +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 29 2019 23:17:23 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 517980838 | EDI: PHINAMERI.COM Mar 30 2019 03:03:00 Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096   |
| 517943269 | +EDI: RMSC.COM Mar 30 2019 03:03:00 Care Credit, GE Money Bank, Att: Bankruptcy Dept, PO Box 103106, Roswell, GA 30076-9106   |
| 517943270 | +EDI: RCSFNBMARIN.COM Mar 30 2019 03:03:00 Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873  |
| 517943271 | E-mail/Text: bankruptcy@glsllc.com Mar 29 2019 23:16:59 Global Lending, PO Box 10437, Greenville, SC 29603  |
| 517943272 | +EDI: PHINAMERI.COM Mar 30 2019 03:03:00 GM Financial, Bankruptcy Dept, PO Box 183853, Arlington, TX 76096-3853   |
| 517943275 | +EDI: RMSC.COM Mar 30 2019 03:03:00 JC Penney, PO Box 103104, Roswell, GA 30076-9104  |
| 517943276 | EDI: WFNNB.COM Mar 30 2019 03:03:00 Lane Bryant, WFNNB, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125   |
| 517943278 | +EDI: RMSC.COM Mar 30 2019 03:03:00 Old Navy Synchrony Bank, Att: Bankruptcy Dept, PO Box 103104, Roswell, GA 30076-9104  |
| 517944698 | +EDI: RMSC.COM Mar 30 2019 03:03:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  |
| 517943282 | EDI: WFFC.COM Mar 30 2019 03:03:00 Wells Fargo Dealer Services, Att: Bankruptcy, PO Box 168048, Irving, TX 75016-8048   |

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 31, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 29, 2019 at the address(es) listed below:

Barry R. Sharer on behalf of Trustee Barry R. Sharer CShapiro@SharerPBS.com,  
 BSharer@SharerPBS.com;nj83@ecfcbis.com  
 Barry R. Sharer CShapiro@SharerPBS.com, BSharer@SharerPBS.com;nj83@ecfcbis.com  
 Denise E. Carlon on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York, as Trustee for certificateholders of the CWABS, Inc., ASSET-BACKED CERTIFICATES, SERIES 2006-25 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
 Rebecca Ann Solarz on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York, as Trustee for certificateholders of the CWABS, Inc., ASSET-BACKED CERTIFICATES, SERIES 2006-25 rsolarz@kmllawgroup.com

District/off: 0312-3

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 21

Date Rcvd: Mar 29, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
Warren Brumel on behalf of Debtor Nicholas Usuriello wbrumel@keyportlaw.com,  
brummellawecf@gmail.com  
Warren Brumel on behalf of Joint Debtor Pamela A. Usuriello wbrumel@keyportlaw.com,  
brummellawecf@gmail.com

TOTAL: 7